



THE RICHARDVILLE REPORT

Address: P.O. Box 30036, Lansing, MI 48909-7536

Phone: (517) 373-3543 • Toll-Free: (866) 556-7917

E-Mail: senrichardville@senate.michigan.gov

Website: www.SenatorRandyRichardville.com



Senate approves conference committee reports to help Michigan residents save homes from foreclosure

The Senate unanimously approved conference committee reports to help save more homes in Michigan from foreclosure by encouraging greater communication between lenders and homeowners.

Having one of the highest foreclosure rates in the nation, it was important for the Legislature to approve these measures to help struggling homeowners. As the Senate's lead negotiator on this package, I worked with my colleagues to develop a plan that will help residents who want to stay in their homes and are willing to take appropriate steps to do so.

House Bills 4453 through 4455 revise Michigan's "foreclosure by advertisement" process.

Under the legislation, the lending institution that holds the home mortgage in question would be required to send a written notice to borrowers before foreclosing on a principal residence. If a homeowner decides to work with the lender, the two parties will have 90 days to participate in "pre-foreclosure" meetings and develop an agreeable solution.

The Senate and House worked closely on this legislative package to help keep Michigan residents in their homes. As chair of the Senate Banking and Financial Institutions Committee, I will continue to seek solutions that help families without unnecessarily tightening credit for future buyers.

The compromise reached by the conference committee excludes some personal information on the published foreclosure notice and restores the judicial foreclosure provisions with broader criteria that give lenders more options in seeking a solution instead of foreclosure.

The measures have been signed into law quickly by the governor and take effect in July.

Federal Stimulus Information and Tracking

Curious about how the governor and her administration
are spending federal stimulus funds?

Get more information and follow the spending at: Michigan.gov/recovery

Tough choices made to balance a \$1.3 billion budget deficit

Legislators recently came together in a bipartisan fashion to quickly approve the governor's order to help fill a \$1.3 billion budget deficit for Fiscal Year 2009 with roughly \$350 million in cuts.

The governor's Executive Order reflects the devastating economic reality that afflicts Michigan. Over the last fiscal year, state revenues fell by an unprecedented 21 percent. A quick resolution to this year's budget deficit was the right thing, but approving the cuts is only the first step to addressing the state's overarching budget crisis.

Shortly after accepting the Executive Order, the Senate reduced its legislative budget and the judicial budget by 4 percent. The total amount in cuts from the Senate budget for the current fiscal year is nearly \$1.3 million. The savings will be met by not filling some vacant positions, a reduction in office allotments and unpaid furlough days for Senate employees.

The four percent cut to the judiciary, which will save \$2.8 million, will likely be achieved through retirements, vacancies and furlough days. The remaining budget hole for 2009 will be filled with stimulus dollars from the federal American Recovery and Reinvestment Act.

The Senate has led by example in the mission to cut the size and scope of state government by reducing the Senate workforce by 12 percent since 2007. Over that period, members of the Senate majority have returned nearly \$900,000 from their office budgets, which is an average of almost 7 percent per year.

The Senate remains committed to streamlining services and making state government more efficient as the state works on next year's budget. Government reforms, coupled with a pro-growth environment that fosters job creation, are essential to turning Michigan around.



Sen. Randy Richardville (pictured left) learns how to use a piece of equipment at a Fire Ops 101 program hosted by the Michigan Professional Fire Fighters Union.

He recently participated in a firefighter educational program to learn about the challenges of keeping Michigan communities and residents safe.

"Michigan is fortunate to have an outstanding group of highly trained individuals to protect our families and communities. This program provided hands-on demonstrations of what firefighters and paramedics confront daily. I now have even more respect for them as I understand the challenges they face to keep Michigan residents safe," Richardville stated.

Workshop leaders demonstrated many aspects of fire and emergency medical service operations, such as suiting up in the proper protective gear and putting out simulated fires. Richardville learned how to use a self contained breathing apparatus, operate an automated external defibrillator, forcibly enter or extricate someone from a vehicle, and conduct CPR.

Richardville was recognized by the MPFFU in 2008 with the group's first-ever President's Award for Outstanding Legislative Service for his strong support of the union.